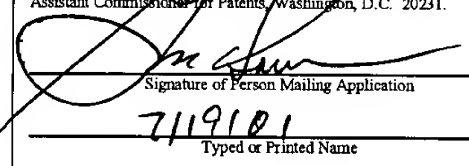


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Paul Steger
 For: AUTOMATED CHECK VERIFICATION AND TRACKING SYSTEM
 Reissue of U.S. Patent No. 5,925,865
 Issued: July 20, 1999

Assistant Commissioner for
 Patents
 Box Reissue
 Washington, D.C. 20231

"EXPRESS MAIL" CERTIFICATE	
Number:	EL655492495US
Date of Deposit:	7/19/01
I hereby certify that this correspondence is being deposited with the United States Postal Service -- "Express Mail Post Office to Addressee" Service under 37 C.F.R. 1.11 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.	
 Signature of Person Mailing Application	
7/19/01 Typed or Printed Name	
7/19/01 Date of Signature	

Dear Sir:

PRELIMINARY AMENDMENT

Please amend Claims 1, 3-5, 7, 8, 10 and 11 of the original patent as follows:

1. (Amended) An apparatus for automatically accessing [and verifying with] an underwriting institution for verifying the status of an account underlying one of a plurality of negotiable instruments held by a purchaser and the authority of the purchaser to issue said one negotiable instrument against said account when said one negotiable instrument is presented to a merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the negotiable instruments for establishing that the purchaser is recognized by the one underwriting institution as an authorized issuer of said negotiable instrument against said account, comprising:
- 5
- 10 [a terminal for use by the merchant at a point of sale.]
 a bar code scanner electrically coupled to [said] a local terminal for reading the bar code printed on the one negotiable instrument;
 means for automatically determining an underwriting institution routing

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